

WHAT IS CLAIMED IS:

1. A method for tracking bank credit lines and borrowing, using a Credit Line System coupled to a centralized database, said method comprising the steps of:

tracking credit ratings of a bank;

requesting the bank to establish a line of credit;

accessing a centralized database to obtain and maintain information regarding the line of credit;

automatically transmitting domestic and international wire information for cash movement to the bank; and

posting journal entries to a general ledger for financial monitoring, reporting and auditing purposes.

2. A method in accordance with Claim 1 wherein said step of accessing a centralized database to obtain and maintain information further comprises the steps of:

accessing at least one of current credit line commitments, history and amount available for borrowing from the financial institution; and

updating at least one of current credit line commitments, history and amount available for borrowing from the financial institution.

3. A method in accordance with Claim 1 wherein said step of accessing a centralized database to obtain and maintain information further comprises the steps of:

accessing at least one of real-time current borrowings, repayments and history for each credit line; and

updating at least one of real-time current borrowings, repayments and history for each credit line.

4. A method in accordance with Claim 1 wherein said step of posting journal entries to a general ledger further comprises the step of transmitting borrowing journal entries to the general ledger.

5. A method in accordance with Claim 1 wherein said step of tracking credit rating of a bank further comprises the step of tracking any financial institution's credit rating.

6. A method in accordance with according to Claim 1 wherein said step of posting journal entries to a general ledger further comprises the step of processing information contained in the centralized database.

7. A method according to Claim 1 wherein said step of updating at least one of real-time current borrowings, repayments and history for each credit line further comprises the step of updating real time borrowings in multi-currency.

8. A method according to Claim 1 further comprising the step of borrowing under the credit line.

9. A method for tracking bank credit lines and borrowing, using a Credit Line System coupled to a centralized database, said method comprising the steps of:

processing information utilizing a credit line module, a borrowing module, and a journal entry module;

creating journal entries; and

posting the journal entries to record the transactions on a general ledger for facilitating the preparations of financial statements.

10. A method in accordance with Claim 9 wherein said step of processing information further comprises the steps of:

maintaining information within three modules;

generating a variety of management reports; and

printing the variety of management reports.

11. A method in accordance with Claim 10 wherein said step of maintaining information further comprises the steps of:

reviewing information contained in the database periodically; and

updating information in the centralized database by at least one of adding information to the centralized database, and deleting information as required to keep the system current.

12. A method in accordance with Claim 10 wherein said step of generating a variety of management reports further comprises the step of generating a variety of Credit Line Module Reports in a pre-determined format including at least one of a Credit Line Detail Report by Bank, a Credit Line Detail Report by Expiration, a Credit Lines Ranking Report, a Credit Lines Report, Credit Lines, Ratings Report, a Credit Line Accrual Report by Bank Name, a Credit Line Accrual Report by Pay Type, a Credit Line Payment Report, a Gateway ACH Report, a Gateway ACH File which creates ACH fee payment file for submission to the bank wire system, a Gateway Wire which Lists Fed wire fee payment information, and a Gateway Wire File which Creates wire fee payment file for submission to the bank wire system.

13. A method in accordance with Claim 10 wherein said step of generating a variety of management reports further comprises the step of generating a variety of Borrowing Module reports in a pre-determined format including at least one of a Borrowing Detail Report by Due Date, a Borrowing Detail Report by Expiration, a Borrowing Detail Report by State / Country, a Borrowing Detail Report by Unused Credit Line, a Borrowing Detail Report by Value Date, a Capacity Available Report by Bank, a Borrowings Repayment Report, a Borrowings Interest Paid Report by Currency, a Borrowing Domestic ACH Report, a Borrowings Domestic Wire Report, a Borrowings Interest Accrual Report in Local Country, and a Composite Rate Report.

14. A method in accordance with Claim 10 wherein said step of generating a variety of management reports further comprises the step of generating a variety of Journal Entry Reports in a pre-determined formats.

15. A system for tracking bank credit lines and borrowing against the credit lines using a Credit Line System, said system comprising:

a server system, a client system configured with a browser, a centralized database coupled to said server system, said server system connected to said client system and configured to:

track credit ratings of a bank;

5 access a centralized database to obtain and maintain information regarding the line of credit;

transmit domestic and international wire information for cash movement to the bank; and

10 post journal entries to a general ledger for financial monitoring, reporting and auditing purposes.

16. A system in accordance with Claim 15 wherein said server system further configured to:

access at least one of current credit line commitments, history and amount available for borrowing from the financial institution; and

15 update at least one of current credit line commitments, history and amount available for borrowing from the financial institution.

17. A system in accordance with Claim 15 wherein said server system further configured to:

20 access at least one of real-time current borrowings, repayments and history for each credit line; and

update at least one of real-time current borrowings, repayments and history for each credit line.

18. A system in accordance with Claim 15 wherein said server system further configured to transmit borrowing journal entries to the general ledger.

25 19. A system in accordance with Claim 15 wherein said server system further configured to track any financial institution's credit rating.

20. A system in accordance with Claim 15 wherein said server system further configured to process information contained in the centralized database.

21. A system in accordance with Claim 15 wherein said server system further configured to update real time borrowings in multi-currency.

22. A system in accordance with Claim 15 wherein said server system further configured to borrow under the credit line.

23. A system for tracking bank credit lines and borrowing using a Credit Line System, said system comprising:

a server system, a client system configured with a browser, a centralized database coupled to said server system, said server system connected to said client system and configured to:

process information contained in the centralized database utilizing modules comprised of:

a credit line module to maintain credit lines;

a borrowing module to maintain borrowings from the bank; and

a journal entry module, said journal entry module integrated with the credit line module and the borrowing module to process information to create journal entries and post the journal entries to record the transactions on the general ledger for facilitating the preparations of financial statements.

24. A system in accordance with Claim 23 wherein said server system further configured to:

maintain information within three modules;

generate a variety of management reports; and

print the variety of management reports.

25. A system in accordance with Claim 23 wherein said server system further configured to:

review information contained in the database periodically; and

update information in the centralized database by at least one of adding information to the centralized database, and deleting information as required to keep the system current.

5           26. A system in accordance with Claim 23 wherein said server system further configured to generate a variety of Credit Line Module Reports in a pre-determined format including at least one of a Credit Line Detail Report by Bank, a Credit Line Detail Report by Expiration, a Credit Lines Ranking Report, a Credit Lines Report, Credit Lines, Ratings Report, a Credit Line Accrual Report by Bank  
10 Name, a Credit Line Accrual Report by Pay Type, a Credit Line Payment Report, a Gateway ACH Report, a Gateway ACH File which creates ACH fee payment file for submission to the bank wire system, a Gateway Wire which Lists Fed wire fee payment information, and a Gateway Wire File which Creates wire fee payment file for submission to the bank wire system.

15           27. A system in accordance with Claim 23 wherein said server system further configured to generate a variety of Borrowing Module reports in a pre-determined format including at least one of a Borrowing Detail Report by Due Date, a Borrowing Detail Report by Expiration, a Borrowing Detail Report by State / Country, a Borrowing Detail Report by Unused Credit Line, a Borrowing Detail  
20 Report by Value Date, a Capacity Available Report by Bank, a Borrowings Repayment Report, a Borrowings Interest Paid Report by Currency, a Borrowing Domestic ACH Report, a Borrowings Domestic Wire Report, a Borrowings Interest Accrual Report in Local Currency, and a Composite Rate Report.

25           28. A system in accordance with Claim 23 wherein said server system further configured to generate a variety of Journal Entry Reports in a pre-determined formats.

          29. A system in accordance with Claim 23 wherein said server system further configured to establish a communication link with the client system and authenticate the client system.

30           30. A system in accordance with Claim 23 wherein said server system further configured to link with a client system by at least one of a wide area network, a local area network, an intranet and the Internet.

31. A computer program for tracking bank credit lines and borrowing using a Credit Line System, the Credit Line System which includes a server system, a client system configured with a browser, a centralized database coupled to the server system, the server system connected to the client system, said computer program comprising:

a code segment to process information contained in the centralized database utilizing a credit line module to maintain credit lines;

a code segment to maintain borrowings against a credit line with a bank utilizing a borrowing module; and

a code segment to process journal entries utilizing a journal entry module; the journal entry module integrated with the credit line module and the borrowing module to process information to create borrowing journal entries and post the borrowing journal entries to record the transactions on the general ledger for facilitating the preparations of financial statements.

32. A computer program for tracking bank credit lines and borrowing using a Credit Line System, comprising:

a code segment that tracks credit ratings of a bank;

a code segment that accesses a centralized database to obtain and maintain information regarding the line of credit;

a code segment that transmits domestic and international wire information for cash movement to the bank; and

a code segment that posts borrowing journal entries to a general ledger for financial monitoring, reporting and auditing purposes.

33. The computer program as recited in Claim 32 further comprising:

a code segment that accesses at least one of current credit line commitments, history and amount available for borrowing from the financial institution; and

a code segment that updates at least one of current credit line commitments, history and amount available for borrowing from the financial institution.

34. The computer program as recited in Claim 32 further comprising:

a code segment that accesses at least one of real-time current borrowings, repayments and history for each credit line; and

a code segment that updates at least one of real-time current borrowings, repayments and history for each credit line.

35. The computer program as recited in Claim 32 further comprising a code segment that transmits borrowing journal entries to the general ledger.

36. The computer program as recited in Claim 32 further comprising a code segment that tracks any financial institution's credit rating.

37. The computer program as recited in Claim 32 further comprising a code segment that processes information contained in the centralized database.

38. The computer program as recited in Claim 32 further comprising a code segment that updates real time borrowings in multi-currency.

39. The computer program as recited in Claim 32 further comprising a code segment that borrows under the credit line.

40. The computer program as recited in Claim 32 further comprising a code segment that generates a variety of Credit Line Module Reports in a pre-determined format including at least one of a Credit Line Detail Report by Bank, a Credit Line Detail Report by Expiration, a Credit Lines Ranking Report, a Credit Lines Report, Credit Lines, Ratings Report, a Credit Line Accrual Report by Bank Name, a Credit Line Accrual Report by Pay Type, a Credit Line Payment Report, a Gateway ACH Report, a Gateway ACH File which creates ACH fee payment file for submission to the bank wire system, a Gateway Wire which Lists Fed wire fee



payment information, and a Gateway Wire File which Creates wire fee payment file for submission to the bank wire system.

5 41. The computer program as recited in Claim 32 further comprising a code segment that generates a variety of Borrowing Module reports in a pre-determined format including at least one of a Borrowing Detail Report by Due Date, a Borrowing Detail Report by Expiration, a Borrowing Detail Report by State / Country, a Borrowing Detail Report by Unused Credit Line, a Borrowing Detail Report by Value Date, a Capacity Available Report by Bank, a Borrowings Repayment Report, a Borrowings Interest Paid Report by Currency, a Borrowing Domestic ACH Report, a Borrowings Domestic Wire Report, a Borrowings Interest Accrual Report in Local Currency, and a Composite Rate Report.

10 42. The computer program as recited in Claim 32 further comprising a code segment that generates a variety of Journal Entry Reports in a pre-determined formats.

15 43. The computer program as recited in Claim 32 further comprising a code segment that generates a journal entry file in a predetermined format for posting to a general ledger.

44. The computer program as recited in Claim 32 wherein the data is received from the user via a graphical user interface.